



EQUITABLE



# A new kind of retirement plan experience

for 457(b) plans

Supporting plan administration for you  
and retirement readiness for your employees

# Motivating employees to save for a comfortable retirement

Retirement plans should be designed with both you and your employees in mind. That's why we put ease, personalization and choice at the heart of your experience. With effortless management for you, and personalized guidance and certain guaranteed options for your employees, you can both focus on what matters most, now and in the long run.

**Equitable Retirement Plan Services<sup>SM</sup> provide all of this, and more:**



## For you: the employer

- A dedicated service team
- Easier, simpler plan administration
- Flexible plan strategies
- Retirement readiness for your employees



## For them: the employees

- Personalized guidance
- Helpful digital tools
- Options for additional protection and retirement certainty<sup>1</sup>
- Financial education resources

## An industry leader with proven experience

As the #1 provider of 403(b) plans in K-12 schools,<sup>2</sup> Equitable Financial Life Insurance Company (Equitable Financial) understands the needs of public employees. We can help provide employees with a path to a more comfortable retirement by offering a variety of tax-qualified plan types — including standard 457(b) plans, as well as governmental 401(a) plans.

In addition, we can help motivate your employees to save for retirement, while minimizing the effort needed to administer the plan. That's why so many governmental organizations come to us for innovative retirement strategies.

<sup>1</sup> Retirement certainty specifically refers to the Equitable Fixed Account<sup>SM</sup> and does not include the wide variety of mutual funds available in the Equitable Retirement Vision<sup>®</sup> defined contribution plan, which are subject to market risk, including loss of principal.

<sup>2</sup> LIMRA, Not-For-Profit Survey, Q4 2024 results based on 403(b) participants and contributions. Results also include Equitable Financial Life Insurance Company of America (Equitable America) issued plans.

# Easier, simpler plan administration for you

We take care of the heavy lifting by handling the ins and outs of getting your plan set up and running, and keeping it going. With our powerfully simple platform and a dedicated team of retirement professionals to help, tools and assistance are available every step of the way. We're here to help you create and maintain a retirement program tailored to fit your organization's goals.

## Confidently make decisions and manage your plan

You get a dedicated team of experts to help you, from start to finish. Our retirement experts work with financial professionals to position plans for success. You can expect a straightforward experience when you work with your Equitable team.

- Plan documents
- Plan document drafting, monitoring and updating
- Plan reporting
- Contribution limit monitoring
- Electronic delivery services

## We offer full-service plan administration

If you are looking for a third-party administrator, we can help. From fundamental tasks, such as payroll remittance, to more complex responsibilities, such as compliance monitoring and audit support, we offer services to help simplify even your most complicated administrative responsibilities.

## Ease your day-to-day responsibilities

We offer a simple, streamlined experience on an intuitive platform. From transition through ongoing administration, our plan sponsor website can help you confidently track your progress and manage the steps you need to take.

From your personalized dashboard, you have access to the information you need, all in one place.



See how plan participation is progressing, so we can update your communications strategy to make sure employees are on track to meet their goals.



View a snapshot or drill down by investment options to see how your plan is performing and stay on top of your administrative responsibilities.



Get real-time notifications and alerts about everything from compliance to participant catch-up eligibility.



Access standard reports and create customized reports you can download and easily save to run again in the future.



View overall plan status or dive deeper into the details, such as participant balances, loans and hardship withdrawals.

# Personalized guidance for your employees

Retirement is about making the most of what you have to achieve the freedom to pursue your passions. For employees, a retirement plan that offers guidance, flexibility and a degree of certainty is an essential part of their employee benefits package. That's why we provide your employees with the flexibility to customize a savings strategy to meet their needs at every stage of life to help them secure their financial well-being.





## Enrollment made simple

We begin by offering your employees assistance from a financial professional, who can help them understand how your plan works and make the right choices based on their personal goals. Meetings can be scheduled in group settings, one-on-one or on the phone, if that's more convenient. This flexibility offers employees opportunities to enroll in a way that works best for them.



## An advisor can help employees prepare for retirement

According to a recent Equitable study,<sup>3</sup> participants who use a financial advisor demonstrate measurable financial benefits:

- Earlier and larger plan contributions
- Higher confidence in plan performance
- Higher overall satisfaction with their retirement plan



## Ongoing support

After enrollment, we continue to support your employees on an ongoing basis. Whenever they need guidance or have questions, your employees can set up an appointment with their financial professional or use our online tools to make sure they stay on track toward their retirement goals.



## Online tools can help make retirement planning simple

Our online tools motivate employees to explore, engage and take action. Employees can:

- Determine their estimated retirement income and see how contributing more might help them close the gap and achieve their goal.
- Compare their retirement savings progress to others in the same age and income range using the benchmarking tool.<sup>4</sup>
- Take the next step by increasing their contributions.
- Access short videos and articles that are helpful at each stage of life.



## Fast answers anytime, anywhere

Employees often have routine questions about their retirement accounts, such as how to change contribution levels or reallocate their investments. Equitable provides access to the most current account information 24/7 via the participant website and our call center's Voice Response Unit (VRU). They can also speak to one of our helpful customer service representatives during regular business hours. Instant access to answers for employees ultimately means fewer questions for you.

<sup>3</sup> 2022 Value of the Advisor research.

<sup>4</sup> Only available for ERV, not EQV.

# Flexible retirement plan strategies

We know many of your employees may be looking for a careful balance between growth and security in their retirement plan's investment options. That's why Equitable Financial offers them opportunities for investment growth while they're building assets during their working years, and predictable income after they retire.

## Meeting the diverse needs of your employees

Equitable Financial offers many product choices to fund your deferred compensation plan — from variable and fixed annuities to mutual fund options. Our investment platform features a high degree of flexibility to help you design a package appropriate for you and your employees. We also offer you the option to work with an independent, third-party investment advisory firm to help manage plan investments.



### Options for additional protection:

Some of our products offer additional protection options to help your employees feel more secure about their retirement investment strategy.<sup>5</sup>

**Guaranteed growth** — Options that offer employees an opportunity to earn a minimum fixed interest on their retirement savings, regardless of market performance.<sup>6</sup>

**A balance between protection and growth** — Options that offer potential for growth while having some protection from market declines for employees who have concerns about market volatility. Available in certain products.<sup>7</sup>

<sup>5</sup> Protection options may vary by product. Guarantees are based on the claims-paying ability of Equitable Financial Life Insurance Company (NY, NY) and Equitable Financial Life Insurance Company of America, an AZ stock company with an administrative office located in Charlotte, NC.

<sup>6</sup> Various fixed interest options are available, depending on the product(s) selected for the plan.

<sup>7</sup> May not be available in all products or all states. Check with your financial professional for details.

# Depend on the experience of an industry leader

We know educators are driven by passion. They influence the lives of thousands, helping them prepare for the future. Similarly, Equitable is passionate about helping educators secure their financial well-being so they can plan for the retirement they deserve. For more than 165 years, we've been working with clients across generations, building on what's proven and pursuing what's possible.<sup>8</sup> Trust comes with experience. You can count on ours.

## The Equitable difference

Beyond a wide range of retirement products and services designed to give you flexibility, value and ease of administration, we're committed to helping your employees in other ways so they can achieve the retirement they deserve.

Your employees have access to:



### Women's programs

Women have unique life circumstances and financial planning needs. Since more than 70% of educators are women, we offer educational programs especially designed for them.



### Student loan forgiveness guidance

Many teachers graduate from college with significant student debt. We can help them find out if they are eligible for one or more loan forgiveness programs.<sup>9</sup>



### Scholarships and grants

Our signature program, the Equitable Excellence Scholarship<sup>®</sup>, recognizes remarkable college-bound students and high school teachers with \$30m+ in college scholarships and \$4.4 million in charitable grants to nonprofits annually.

To learn more about Equitable Excellence<sup>®</sup>, visit our Equitable Foundation website at [equitable.com/foundation](https://equitable.com/foundation).

<sup>8</sup> Applies specifically and exclusively to Equitable Financial Life Insurance Company (NY, NY).

<sup>9</sup> Student loan forgiveness services are offered through Student Loan Gurus. Student Loan Gurus helps to determine your eligibility for federal student loan forgiveness programs. Student Loan Gurus is not an affiliate of Equitable Advisors, Equitable or its affiliated companies. Neither Equitable Advisors, Equitable Financial nor its affiliates are responsible for the output or enrollment documents provided by Student Loan Gurus.

# Strength and stability

Trust is earned. At Equitable, we work hard to earn yours. We put our experience to work for you. Our financial stability. Our innovative products and services. Our abiding commitment to know you and guide you.<sup>10</sup>

Wherever you are on your journey and whatever financial well-being means to you, you'll be starting with the foundation of security we've been building since 1859.<sup>10</sup>

Along the way, we've gained respect as one of America's leading financial services companies. And we've earned the trust of our clients and their families for generations.

Trust comes with experience.  
You can count on ours.

Over **165** years and counting<sup>10</sup>

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More than  
**\$258b**  
assets under management<sup>10</sup>

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Over **2.8** million clients<sup>10</sup>

<sup>10</sup> Equitable is a brand reference to Equitable Financial Life Insurance Company and, overall, the brand name of Equitable Holdings, Inc. and its family of companies, including Equitable Financial Life Insurance Company; Equitable Financial Life Insurance Company of America; Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN); and Equitable Distributors, LLC. The references to \$258 billion in assets under management, over 2.8 million clients and the 1859 founding applies exclusively to Equitable Financial Life Insurance Company as of December 31, 2024.

# A dedicated team for you and your employees

For employers considering a change from an existing plan provider, we take care of the heavy lifting for you and provide the personalized guidance options your employees may need.

Visit [equitable.com/retirement](https://equitable.com/retirement).

Because an annuity contract would be used to fund this qualified employer-sponsored retirement arrangement, it should be purchased for its features and benefits other than tax deferral. For such cases, tax deferral is not an additional benefit of the annuity.

You may also want to consider the relative features, benefits and costs of this annuity with any other investment that you may have in connection with your retirement plan or arrangement.

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**These products are sold through prospectus(es) or disclosure brochure. For a copy of the prospectus(es) or disclosure brochure, which contains more complete information including investment objectives, risks, charges and expenses, please contact your financial professional. Please read the prospectus(es) or disclosure brochure carefully before you invest or send any money.**

This brochure is not a complete description of all material provisions of the contract. Certain types of contracts and features may not be available in all jurisdictions.

Group fixed and variable annuity contracts are issued by Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY) and co-distributed by affiliates Equitable Advisors, LLC and Equitable Distributors, LLC NY, NY 10105. Equitable Financial, Equitable Advisors and Equitable Distributors are affiliated companies and do not provide legal or tax advice. Consult with your attorney and/or tax advisor regarding your individual circumstances.

The Equitable Retirement Vision® defined contribution program is distributed by Equitable Distributors, LLC (Equitable Distributors). Equitable Financial and Equitable Distributors are located at 1345 Avenue of the Americas NY, NY 10105, (212) 314-4600. Equitable Financial is solely responsible for meeting the obligations of the group fixed annuity contract.

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY); Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with an administrative office located in Charlotte, NC; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). The obligations of Equitable Financial and Equitable America are backed solely by their claims-paying abilities.

Annuities and Mutual Funds: • Are Not a Deposit of Any Bank • Are Not FDIC Insured • Are Not Insured by Any Federal Government Agency  
• Are Not Guaranteed by Any Bank or Savings Association • May Go Down in Value (Variable Annuities and Mutual Funds)

Equitable Financial Life Insurance Company (NY, NY) and Equitable Financial Life Insurance Company of America

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